

IN THE CLAIMS

Please amend claims 19, 20, 21, 22, 27 and 29, and add new claims 32-87 as follows:

1. (ORIGINAL) A method of performing financial processing in a computer, comprising:
(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

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$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue} \\ &- \text{Cost of Funds} \\ &+ \text{Value of Funds} \\ &- \text{Interest Expense.} \end{aligned}$$

2. (ORIGINAL) The method of claim 1, wherein the Net Interest Revenue is calculated for every account.

3. (ORIGINAL) The method of claim 1, wherein the Net Interest Revenue represents a total interest made from all deposit and lending activities.

4. (ORIGINAL) The method of claim 1, wherein the Net Interest Revenue is calculated from a Deposit Spread, a Lending Spread, and an Asset/Liability Management (ALM) Spread.

5. (ORIGINAL) The method of claim 4, wherein the Deposit Spread comprises a difference between the Interest Expense and the Value of Funds.

6. (ORIGINAL) The method of claim 5, wherein the Interest Expense comprises a cost of borrowing funds.

7. (ORIGINAL) The method of claim 5, wherein the Value of Funds represents a rate at which borrowed funds could be invested.

8. (ORIGINAL) The method of claim 4, wherein the Lending Spread comprises a difference between the Cost of Funds and the Interest Revenue.

9. (ORIGINAL) The method of claim 8, wherein the Interest Revenue comprises a return generated by lending funds.

10. (ORIGINAL) The method of claim 8, wherein the Costs of Funds (COF) represents an expense generated by lending funds.

11. (ORIGINAL) The method of claim 4, wherein the Asset/Liability Management Spread comprises a difference between maturity characteristics of funds lent.

12. (ORIGINAL) The method of claim 1, wherein the Net Interest Revenue also includes earnings on allocated equity.

13. (ORIGINAL) The method of claim 12, wherein the earnings on allocated equity comprise earnings generated by lending funds from equity sources.

14. (ORIGINAL) The method of claim 1, further comprising calculating Net Income Revenue in an Advanced Tier according to:

$$IR(a) = \sum AB(c=asset, s, t)(a) * eff\ rate(c=asset, s, t)(a),$$

$$COF(a) = \sum AB(c=asset, s, t)(a) * TR(c=asset, s, t)(type_{pa}(a)),$$

$$IE(a) = \sum AB(c=liability, s, t)(a) * eff\ rate(c=liability, s, t)(a), \text{ and}$$

$$VOF(a) = \sum AB(c=liability, s, t)(a) * TR(c=liability, s, t)(type_{p,a}(a)),$$

wherein:

$AB(c, s, t)(a)$ = Average Balances of an account a based on class (c) , state (s) , and tier (t) characteristics of a balance type,

$eff\ rate(c, s, t)(a)$ = Effective interest rate for the account a based on the class (c) , state (s) , and tier (t) characteristics of the balance type,

$type_{p,a}(a)$ = Product type p for the account a ,

$TR(c, s, t)(type_{p,a}(a))$ = Treatment Rate for the accounts a of a product type p based on the class (c) , state (s) , and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a ,

$COF(a)$ = the Cost of Funds for the account a ,

$IE(a)$ = the Interest Expense for the account a , and

$VOF(a)$ = the Value of Funds for the account a .

15. (ORIGINAL) The method of claim 14, wherein the balance type comprises a combined effect of the class, state, and tier characteristics.

16. (ORIGINAL) The method of claim 15, wherein the class characteristic is defined as either an asset or liability.

17. (ORIGINAL) The method of claim 15, wherein the state characteristic is defined as either cleared, ledger, or float.

18. (ORIGINAL) The method of claim 15, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

19. (CURRENTLY AMENDED) The method of claim 14, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

20. (CURRENTLY AMENDED) The method of claim 14, further comprising allocating asset balances among the accounts using one or more allocation rules.

21. (CURRENTLY AMENDED) The method of claim 14, wherein the step of calculating the Net Income Revenue in the ~~Basic~~ Advanced Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

22. (CURRENTLY AMENDED) The method of claim 1, further comprising calculating Net Income Revenue in ~~an Advanced~~ a Breakthrough Tier according to:

$$IR(a) = \sum AB(c=asset, s, t)(a) * eff\ rate(c=asset, s, t)(a),$$

$$COF(a) = \sum AB(c=asset, s, t)(a) * TR(c=asset, s, t)(type_{p, b}(a)),$$

$$IE(a) = \sum AB(c=liability, s, t)(a) * eff\ rate(c=liability, s, t)(a), \text{ and}$$

$$VOF(a) = \sum AB(c=liability, s, t)(a) * TR(c=liability, s, t)(type_{p, b}(a)),$$

wherein:

$AB(c, s, t)(a)$ = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,

$eff\ rate(c, s, t)(a)$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$type_{p, b}(a)$ = Product type p for the account a based on a behavior b,

$TR(c, s, t)(type_{p, b}(a))$ = Treatment Rate for the accounts a of the product type p and the behavior b based on the class (c), state (s), and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a,

$COF(a)$ = the Cost of Funds for the account a,

$IE(a)$ = the Interest Expense for the account a, and

$VOF(a)$ = the Value of Funds for the account a.

23. (ORIGINAL) The method of claim 22, wherein the balance type comprises a combined effect of a class, state, and tier characteristics.

24. (ORIGINAL) The method of claim 23, wherein the class characteristic is defined as either an asset or liability.

25. (ORIGINAL) The method of claim 23, wherein the state characteristic is defined as either cleared, ledger, or float.

26. (ORIGINAL) The method of claim 23, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

27. (CURRENTLY AMENDED) The method of claim 22, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

28. (ORIGINAL) The method of claim 22, further comprising allocating asset balances among the accounts using one or more allocation rules.

29. (CURRENTLY AMENDED) The method of claim 22, wherein the step of calculating the Net Income Revenue in the Basic Breakthrough Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

30. (ORIGINAL) A system for financial processing, comprising:
a computer;

logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

Profit = Net Interest Revenue (NIR)
+ Other Revenue (OR)
- Direct Expense (DE)
- Indirect Expense (IE)
- Risk Provision (RP)

(c) wherein the Net Interest Revenue (NIR) is calculated as:

$$\begin{aligned}\text{NIR} &= \text{Interest Revenue} \\ &- \text{Cost of Funds} \\ &+ \text{Value of Funds} \\ &- \text{Interest Expense.}\end{aligned}$$

31. (ORIGINAL) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned}\text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)}\end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated as:

$$\begin{aligned}\text{NIR} &= \text{Interest Revenue} \\ &- \text{Cost of Funds} \\ &+ \text{Value of Funds} \\ &- \text{Interest Expense.}\end{aligned}$$

32. (NEW) The system of claim 30, wherein the Net Interest Revenue is calculated for every account.

33. (NEW) The system of claim 30, wherein the Net Interest Revenue represents a total interest made from all deposit and lending activities.

34. (NEW) The system of claim 30, wherein the Net Interest Revenue is calculated from a Deposit Spread, a Lending Spread, and an Asset/Liability Management (ALM) Spread.

35. (NEW) The system of claim 34, wherein the Deposit Spread comprises a difference between the Interest Expense and the Value of Funds.

36. (NEW) The system of claim 35, wherein the Interest Expense comprises a cost of borrowing funds.

37. (NEW) The system of claim 35, wherein the Value of Funds represents a rate at which borrowed funds could be invested.

38. (NEW) The system of claim 34, wherein the Lending Spread comprises a difference between the Cost of Funds and the Interest Revenue.

39. (NEW) The system of claim 38, wherein the Interest Revenue comprises a return generated by lending funds.

40. (NEW) The system of claim 38, wherein the Costs of Funds (COF) represents an expense generated by lending funds.

41. (NEW) The system of claim 34, wherein the Asset/Liability Management Spread comprises a difference between maturity characteristics of funds lent.

42. (NEW) The system of claim 30, wherein the Net Interest Revenue also includes earnings on allocated equity.

43. (NEW) The system of claim 42, wherein the earnings on allocated equity comprise earnings generated by lending funds from equity sources.

44. (NEW) The system of claim 30, further comprising logic for calculating Net Income Revenue in an Advanced Tier according to:

$$\begin{aligned}
 IR(a) &= \sum AB(c=asset,s,t)(a) * eff\ rate(c=asset,s,t)(a), \\
 COF(a) &= \sum AB(c=asset,s,t)(a) * TR(c=asset,s,t)(type_{p,a}(a)), \\
 IE(a) &= \sum AB(c=liability,s,t)(a) * eff\ rate(c=liability,s,t)(a), \text{ and} \\
 VOF(a) &= \sum AB(c=liability,s,t)(a) * TR(c=liability,s,t)(type_{p,a}(a)),
 \end{aligned}$$

wherein:

$AB(c,s,t)(a)$ = Average Balances of an account a based on class (c) , state (s) , and tier (t) characteristics of a balance type,

$eff\ rate(c,s,t)(a)$ = Effective interest rate for the account a based on the class (c) , state (s) , and tier (t) characteristics of the balance type,

$type_{p,a}(a)$ = Product type p for the account a ,

$TR(c,s,t)(type_{p,a}(a))$ = Treatment Rate for the accounts a of a product type p based on the class (c) , state (s) , and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a ,

$COF(a)$ = the Cost of Funds for the account a ,

$IE(a)$ = the Interest Expense for the account a , and

$VOF(a)$ = the Value of Funds for the account a .

45. (NEW) The system of claim 44, wherein the balance type comprises a combined effect of the class, state, and tier characteristics.

46. (NEW) The system of claim 45, wherein the class characteristic is defined as either an asset or liability.

47. (NEW) The system of claim 45, wherein the state characteristic is defined as either cleared, ledger, or float.

48. (NEW) The system of claim 45, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

49. (NEW) The system of claim 44, further comprising logic for identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

50. (NEW) The system of claim 44, further comprising logic for allocating asset balances among the accounts using one or more allocation rules.

51. (NEW) The system of claim 44, wherein the logic for calculating the Net Income Revenue in the Advanced Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

52. (NEW) The system of claim 30, further comprising logic for calculating Net Income Revenue in a Breakthrough Tier according to:

$$IR(a) = \sum AB(c=asset, s, t)(a) * eff\ rate(c=asset, s, t)(a),$$

$$COF(a) = \sum AB(c=asset, s, t)(a) * TR(c=asset, s, t)(type_{p,ab}(a)),$$

$$IE(a) = \sum AB(c=liability, s, t)(a) * eff\ rate(c=liability, s, t)(a), \text{ and}$$

$$VOF(a) = \sum AB(c=liability, s, t)(a) * TR(c=liability, s, t)(type_{p,ab}(a)),$$

wherein:

$AB(c, s, t)(a)$ = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,

$eff\ rate(c, s, t)(a)$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$type_{p,ab}(a)$ = Product type p for the account a based on a behavior b,

$TR(c, s, t)(type_{p,ab}(a))$ = Treatment Rate for the accounts a of the product type p and the behavior b based on the class (c), state (s), and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a,

$COF(a)$ = the Cost of Funds for the account a,

$IE(a)$ = the Interest Expense for the account a, and

$VOF(a)$ = the Value of Funds for the account a.

53. (NEW) The system of claim 52, wherein the balance type comprises a combined effect of a class, state, and tier characteristics.

54. (NEW) The system of claim 53, wherein the class characteristic is defined as either an asset or liability.

55. (NEW) The system of claim 53, wherein the state characteristic is defined as either cleared, ledger, or float.

56. (NEW) The system of claim 53, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

57. (NEW) The system of claim 52, further comprising logic for identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

58. (NEW) The system of claim 52, further comprising logic for allocating asset balances among the accounts using one or more allocation rules.

59. (NEW) The system of claim 52, wherein the logic for calculating the Net Income Revenue in the Breakthrough Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

60. (NEW) The article of claim 31, wherein the Net Interest Revenue is calculated for every account.

61. (NEW) The article of claim 31, wherein the Net Interest Revenue represents a total interest made from all deposit and lending activities.

62. (NEW) The article of claim 31, wherein the Net Interest Revenue is calculated from a Deposit Spread, a Lending Spread, and an Asset/Liability Management (ALM) Spread.

63. (NEW) The article of claim 62, wherein the Deposit Spread comprises a difference between the Interest Expense and the Value of Funds.

64. (NEW) The article of claim 63, wherein the Interest Expense comprises a cost of borrowing funds.

65. (NEW) The article of claim 63, wherein the Value of Funds represents a rate at which borrowed funds could be invested.

66. (NEW) The article of claim 62, wherein the Lending Spread comprises a difference between the Cost of Funds and the Interest Revenue.

67. (NEW) The article of claim 66, wherein the Interest Revenue comprises a return generated by lending funds.

68. (NEW) The article of claim 66, wherein the Costs of Funds (COF) represents an expense generated by lending funds.

69. (NEW) The article of claim 62, wherein the Asset/Liability Management Spread comprises a difference between maturity characteristics of funds lent.

70. (NEW) The article of claim 31, wherein the Net Interest Revenue also includes earnings on allocated equity.

71. (NEW) The article of claim 70, wherein the earnings on allocated equity comprise earnings generated by lending funds from equity sources.

72. (NEW) The article of claim 31, further comprising calculating Net Income Revenue in an Advanced Tier according to:

$$IR(a) = \sum AB(c=asset, s, t)(a) * eff\ rate(c=asset, s, t)(a),$$

$$COF(a) = \sum AB(c=asset, s, t)(a) * TR(c=asset, s, t)(type_{p,a}(a)),$$

$$IE(a) = \sum AB(c=liability, s, t)(a) * eff\ rate(c=liability, s, t)(a), \text{ and}$$

$$VOF(a) = \sum AB(c=liability, s, t)(a) * TR(c=liability, s, t)(type_{p,a}(a)),$$

wherein:

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$AB(c,s,t)(a)$ = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,

$eff\ rate(c,s,t)(a)$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$type_{p,a}(a)$ = Product type p for the account a ,

$TR(c,s,t)(type_{p,a}(a))$ = Treatment Rate for the accounts a of a product type p based on the class (c), state (s), and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a ,

$COF(a)$ = the Cost of Funds for the account a ,

$IE(a)$ = the Interest Expense for the account a , and

$VOF(a)$ = the Value of Funds for the account a .

73. (NEW) The article of claim 72, wherein the balance type comprises a combined effect of the class, state, and tier characteristics.

74. (NEW) The article of claim 73, wherein the class characteristic is defined as either an asset or liability.

75. (NEW) The article of claim 73, wherein the state characteristic is defined as either cleared, ledger, or float.

76. (NEW) The article of claim 73, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

77. (NEW) The article of claim 72, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

78. (NEW) The article of claim 72, further comprising allocating asset balances among the accounts using one or more allocation rules.

79. (NEW) The article of claim 72, wherein the step of calculating the Net Income Revenue in the Advanced Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

80. (NEW) The article of claim 31, further comprising calculating Net Income Revenue in a Breakthrough Tier according to:

$$IR(a) = \sum AB(c=s, t)(a) * eff\ rate(c=asset, s, t)(a),$$

$$COF(a) = \sum AB(c=asset, s, t)(a) * TR(c=asset, s, t)(type_{p, a, b}(a)),$$

$$IE(a) = \sum AB(c=liability, s, t)(a) * eff\ rate(c=liability, s, t)(a), \text{ and}$$

$$VOF(a) = \sum AB(c=liability, s, t)(a) * TR(c=liability, s, t)(type_{p, a, b}(a)),$$

wherein:

$AB(c, s, t)(a)$ = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,

$eff\ rate(c, s, t)(a)$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$type_{p, a, b}(a)$ = Product type p for the account a based on a behavior b,

$TR(c, s, t)(type_{p, a, b}(a))$ = Treatment Rate for the accounts a of the product type p and the behavior b based on the class (c), state (s), and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a,

$COF(a)$ = the Cost of Funds for the account a,

$IE(a)$ = the Interest Expense for the account a, and

$VOF(a)$ = the Value of Funds for the account a.

81. (NEW) The article of claim 80, wherein the balance type comprises a combined effect of a class, state, and tier characteristics.

82. (NEW) The article of claim 81, wherein the class characteristic is defined as either an asset or liability.

83. (NEW) The article of claim 81, wherein the state characteristic is defined as either cleared, ledger, or float.

84. (NEW) The article of claim 81, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

85. (NEW) The article of claim 80, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

86. (NEW) The article of claim 80, further comprising allocating asset balances among the accounts using one or more allocation rules.

87. (NEW) The article of claim 80, wherein the step of calculating the Net Income Revenue in the Breakthrough Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.